

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael Frank Tamn
Christa Marie Tamn
Debtors

Case No. 14-03557-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 47

Date Rcvd: Oct 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2017.

db/jdb
cr +Michael Frank Tamn, Christa Marie Tamn, 2551 Holly Lane, Kunkletown, PA 18058-8076
+FV-1, Inc. in trust for Morgan Stanley Mortgage Ca, 14841 Dallas Parkway Suite 300,
Dallas, Tx 75254-7883
cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
4525792 +AKRON BILLING CENTER, 3585 RIDGE PARK DRIVE, AKRON, OH 44333-8203
4565359 Bank of America, N.A., P.O. Box 660993, Dallas, TX 75266-0933
4525796 +CH HOSPITAL OF ALLENTOWN, 1503 N CEDAR CREST BLVD, ALLENTOWN, PA 18104-2310
4525798 +CHS PROFESSIONAL PRACTICES, PO BOX 826348, PHILADELPHIA, PA 19182-6348
4525799 +CREDIT ACCEPTANCE CORP, PO BOX 513, SOUTHFIELD, MI 48037-0513
4526848 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
4580884 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
4525800 +DELL FINANCIAL SVCS, C/O BLATT HASENMILLER LEIBSKER, 1835 MARKET STREET STE 501,
PHILADELPHIA, PA 19103-2933
4561280 EMERG CARE SERV OF PA PC, PO Box 1109, Minneapolis, MN 55440-1109
4525802 +FIDELITY INVESTMENTS INSTITUT, OPERATIONS COMPANY INC, 82 DEVONSHIRE STREET,
BOSTON, MA 02109-3605
4525804 HOME DEPOT CREDIT SERVICES, P.O. BOX 9101, DES MOINES, IA 50368-9101
4525805 +HRRG, PO BOX 459080, SUNRISE, FL 33345-9080
4525806 +KML LAW GROUP PC, STE 5000 BNY MELLON INDEP CTR, 701 MARKET STREET,
PHILADELPHIA, PA 19106-1538
4525807 +LEHIGH VALLEY PHYS GROUP, PO BOX 1754, ALLENTOWN, PA 18105-1754
4525809 +MONROE RADIOLOGY IMAGING, PO BOX 12 B, EAST STROUDSBURG, PA 18301-0012
4525810 +MORRIS SCOTT ESQ, BLATT HASENMILLER LEIBSKER, 1835 MARKET ST STE 501,
PHILADELPHIA, PA 19103-2933
4525811 PENN CREDIT, PO BOX 988, HARRISBURG, PA 17108-0988
4525812 +PLEASANT VALLEY ESTATES, CIVIC ASSOCIATION, 211 KESTEL DRIVE, KUNKLETOWN, PA 18058-8089
4525813 +POCONO MED CENTER, PO BOX 822009, PHILADELPHIA, PA 19182-2009
4525814 +POCONO MRI, 3 PARKINSON'S ROAD, EAST STROUDSBURG, PA 18301-8087
4525815 +POCONO MTN REGIONAL EMS, PO BOX 90, DANVILLE, PA 17821-0090
4525816 +ST LUKE'S UNIVERSITY, HEALTH NETWORK, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000
4525817 +ST LUKES PHYS GROUP, PO BOX 5386, BETHLEHEM, PA 18015-0386
4808068 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
4808069 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129,
Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 30 2017 19:00:22
BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, FL 33146-1837
cr +EDI: PRA.COM Oct 30 2017 19:08:00 PRA Receivables Management, LLC, PO Box 12907,
Norfolk, VA 23541-0907
4551249 EDI: AIS.COM Oct 30 2017 19:08:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4529678 EDI: AIS.COM Oct 30 2017 19:08:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4525793 +EDI: BANKAMER.COM Oct 30 2017 19:09:00 BANK OF AMERICA HOME LOANS, PO BOX 5170,
SIMI VALLEY, CA 93062-5170
4525794 +EDI: BANKAMER.COM Oct 30 2017 19:09:00 BANK OF AMERICA NA, 7105 CORPORATE DRIVE,
PTX B-209, PLANO, TX 75024-4100
4613113 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 30 2017 19:00:22
BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR,
CORAL GABLES, FLORIDA 33146, BAYVIEW LOAN SERVICING, LLC,
4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FLORIDA 33146-1837
4613112 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 30 2017 19:00:22
BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR,
CORAL GABLES, FLORIDA 33146-1837
4525795 +E-mail/Text: banko@berkscredit.com Oct 30 2017 19:00:09 BERKS CREDIT & COLL,
900 CORPORATE DRIVE, READING, PA 19605-3340
4567116 +E-mail/Text: bncmail@w-legal.com Oct 30 2017 19:00:17 CERASTES, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4525797 +EDI: CHASE.COM Oct 30 2017 19:08:00 CHASE BANK USA, PO BOX 15298,
WILMINGTON, DE 19850-5298
4525801 +EDI: RCSDELL.COM Oct 30 2017 19:08:00 DFS/WEB BANK, 1 DELL WAY,
ROUND ROCK, TX 78682-7000
4525803 +E-mail/Text: fsncustbrnnotice@fullservicenetwork.com Oct 30 2017 19:00:06
FULL SERVICE NETWORK, 600 GRANT ST FL 30, PITTSBURGH, PA 15219-2709
4525808 +EDI: MID8.COM Oct 30 2017 19:08:00 MIDLAND CREDIT MGT, 8875 AERO DR STE 200,
SAN DIEGO, CA 92123-2255
4525818 +EDI: RMSC.COM Oct 30 2017 19:09:00 SYNCHRONY BANK, PO BOX 965005,
ORLANDO, FL 32896-5005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4525819 +EDI: VERIZONEAST.COM Oct 30 2017 19:09:00 VERIZON, 500 TECHNOLOGY DRIVE, SUITE 300,
WELDON SPRINGS, MO 63304-2225
4525820 +EDI: WFFC.COM Oct 30 2017 19:08:00 WELLS FARGO, PO BOX 14517, DES MOINES, IA 50306-3517
4525821 +EDI: WFFC.COM Oct 30 2017 19:08:00 WELLS FARGO DEALER SVCS, PO BOX 25341,
SANTA ANA, CA 92799-5341
4536527 EDI: WFFC.COM Oct 30 2017 19:08:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor Bayview Loan Servicing, LLC et al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor Bayview Loan Servicing, LLC et al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Michael Frank Tamn
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newman
williams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com
Vincent Rubino on behalf of Debtor 2 Christa Marie Tamn
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newman
williams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com

TOTAL: 7

Information to identify the case:

Debtor 1 **Michael Frank Tamn**
First Name Middle Name Last Name

Debtor 2 **Christa Marie Tamn**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7076**

EIN --

Social Security number or ITIN **xxx-xx-7615**

EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:14-bk-03557-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Frank Tamn
aka Michael F. Tamn, aka Michael F. Tamn Jr., aka
Michael Tamn Jr., aka Michael Frank Tamn Jr., aka
Michael Tamn

Christa Marie Tamn
aka Christa Tamn, aka Christa M. Tamn, aka Christa
Hayes, aka Christa Marie Hayes, aka Christa M. Hayes

By the
court:

October 30, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.